

Information to identify the case:

Debtor 1	Mathew Garrett Sickler	Social Security number or ITIN	xxx-xx-2648
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34216-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mathew Garrett Sickler

3/9/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mathew Garrett Sickler
DebtorCase No. 16-34216-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 40

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db
516579407 +Mathew Garrett Sickler, 122 Chestnut Street, Apt 501, Philadelphia, PA 19106-3053
Bay Atlantic Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,
Red Bank, NJ 07701-0610

516560781 +DD Residential Limited Partnership, Scully Company, Agent, Hamilton Greene,
3401 Montgomery Drive, Mays Landing, NJ 08330-3272

516560785 +Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799

516560786 +Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001

516560788 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

516560789 State of New Jersey, Motor Vehicle Commission, Surcharge Administration Office,
PO Box 136, Trenton, NJ 08666-0136

516560790 State of New Jersey, Motor Vehicle Violations Surcharge System, PO Box 4850,
Trenton, NJ 08650-4850

516623991 +VW Credit Inc. dba Volkswagen Credit, PO Box 9013, Addison, Texas 75001-9013

516828790 VW Credit Inc. dba Volkswagen Credit, KML Law Group PC, Sentry Office Plaza,
216 Haddon Avenue, Suite 206, Westmont, NJ 08108

516560794 +Zwicker & Associates PC, 1101 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4322

516560796 Zwicker & Associates PC, 80 Minuteman Rd, Andover, MA 01810-1008

516560797 +Zwicker & Associates PC, PO Box 9013, Andover, MA 01810-0913

516560795 +Zwicker & Associates PC, 16 South Haddon Avenue, Haddonfield, NJ 08033-1887

516560798 +Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 10 2020 00:34:48 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516637758 EDI: BECKLEE.COM Mar 10 2020 03:33:00 American Express Centurion Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516560773 +EDI: AMEREXPR.COM Mar 10 2020 03:33:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540

516560774 +EDI: TSYS2.COM Mar 10 2020 03:33:00 Barclays Bank Delaware, Po Box 8801,
Wilmington, DE 19899-8801

516560775 +E-mail/Text: lrichard@bayatlanticfcu.org Mar 10 2020 00:34:48 Bay Atlantic Fcu,
101 West Elmer Road, Vineland, NJ 08360-6312

516560776 +EDI: CAPITALONE.COM Mar 10 2020 03:33:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285

516560778 +EDI: CITICORP.COM Mar 10 2020 03:33:00 Citibank, Citicorp Credit Svcs/Centralized Bankrup,
Po Box 790040, Saint Louis, MO 63179-0040

516560779 EDI: WFNBN.COM Mar 10 2020 03:33:00 Comenity Bank/Express, Po Box 18215,
Columbus, OH 43218

516560780 +E-mail/PDF: creditonebknofications@resurgent.com Mar 10 2020 00:29:24 Credit One Bank Na,
Po Box 98873, Las Vegas, NV 89193-8873

516570532 EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025

516560782 +EDI: DISCOVER.COM Mar 10 2020 03:33:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

516560784 EDI: IRS.COM Mar 10 2020 03:33:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114

516560777 EDI: JPMORGANCHASE Mar 10 2020 03:33:00 Chase Card, Attn: Correspondence, Po Box 15298,
Wilmington, DE 19850

516789137 E-mail/PDF: resurgentbknofications@resurgent.com Mar 10 2020 00:30:49
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516662346 E-mail/PDF: resurgentbknofications@resurgent.com Mar 10 2020 00:41:12
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516560787 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 10 2020 00:34:43 Office of the U.S. Trustee,
District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
Newark, NJ 07102-5235

516820941 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541

516820924 EDI: PRA.COM Mar 10 2020 03:33:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541

516700019 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for,
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

516618342 EDI: Q3G.COM Mar 10 2020 03:33:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

516820019 +EDI: RMSC.COM Mar 10 2020 03:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: Mar 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516560791 +EDI: RMSC.COM Mar 10 2020 03:33:00 Synchrony Bank/Lowes, Po Box 965064,
Orlando, FL 32896-5064
516560792 +EDI: RMSC.COM Mar 10 2020 03:33:00 Synchrony Bank/PayPal Cr, Po Box 965064,
Orlando, FL 32896-5064
516560793 +E-mail/Text: vci.bkcy@vwcredit.com Mar 10 2020 00:35:00 Volkswagen Credit, Inc, Po Box 3,
Hillsboro, OR 97123-0003

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Bay Atlantic Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,
Red Bank, NJ 07701-0610

516560783* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346

(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Volkswagen Credit
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Mathew Garrett Sickler joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6